

App. No. 10/605,020

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REMARKS - General

Application has added the dependent claim 29 and claim 28 to the base independent claim.

Applicant has address the 103 Section rejections by adding new limitations based on portfolio information and displaying such information as well as adding charting forms not in the original claims and the referenced art of Buckwalter (US 2004/0254877) or Abelow (US 5,999,908) or Eicher, Jr. (US 2002/0099578). This new limitations make the new claims novel and unique patentable over prior art. And Applicant respectfully disagrees with the Examiner's finding of otherwise.

Applicant also respectfully disagrees with Examiner's Official Notice dealing with connection through the Internet and especially through wireless devices. The use of these channels in dealing with this area of the law and business is new and novel. Applicant also respectfully disagrees that Yahoo is a proper Prior Art Reference as it is a website only not a system for security exchanges. Also Yahoo does not display a users portfolio. As the Examiner should have noted in their example it displays markets not a shareholders portfolio. They are two completely different things.

The biggest issue is the fact that Buckwalter (US 2004/0254877) is not a proper reference as it was filed after the Applicant's application. The Applicant's filing date is September 2, 2003. Buckwalter's filing date is October 30, 2003 claiming the priority of documents that where not in the public record if at all or until after the Applicant's application was filed.

Stoneking's reference to fraud in nothing like the current invention. Stoneking deals with Computer assisted benchmarking system and method using induction based artificial intelligence. It is not used by regulators. It does not deal with stock portfolio but with a company as a whole. It is not a proper reference to the current invention. The only similarities are that both can be run on computers and both have the word fraud in them. How they are used to detect fraud is completely different from each other. Stoneking is not specifically used by regulators as specified in Claim 28. The only reference in Stoneking to regulators are "[0053] Measures the presence of fraud risk factors within a company. Since fraud may adversely affect a company's financial performance, credibility with investors and regulators, and market value, management must take steps to identify and mitigate the risk of fraud." Stoneking just talks about credibility with regulators not being used by regulators.

Applicant would argue as respectfully as possible that Applicant can not understand how Examiner can quote five prior art references as in Claim 29, Buckwalter (US 2004/0254877) in view of Abelow (US 5,999,908) in view of Eicher, Jr. (US 2002/0099578) in view of Keiser and in view of Stoneking and claim that the combining of all of these references from all these fields is obvious to someone skilled in the arts. If anything this would signify that it is not obvious to someone skilled in the arts and Applicant believes that this type of finding would be Appealable especially given the Stoneking prior art reference.

Applicant has rewritten all claims to define the invention more particularly and distinctly so as to overcome the technical rejections and define the invention patentably over the prior art.

Interview

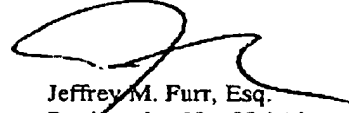
If Examiner does not agree with the Applicant's opinion Applicant requests a phone interview to discuss with the Examiner and Examiner's Supervisor.

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Conclusion

For all of the above reasons, applicant submits that the specification and claims are now in proper form, and that the claims all define patentably over prior art. Therefore the applicant submits that this application is now in condition for allowance, which action is respectfully solicited.

Respectfully submitted,



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I hereby certify I have transmitted this paper by fax to the Patent and Trademark Office at 571-273-8300 on June 4, 2008.

June 4, 2008



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